

**RHS, RBS, RUS, FSA, USDA**

**Pt. 1900, Subpt. B, Exh. D**

against credit applicants on the basis of race, color, religion, national origin, sex, marital status, handicap, or age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with the law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Sincerely,

(State Director)

[55 FR 9875, Mar 16, 1990]

**EXHIBIT C TO SUBPART B OF PART 1900—**

**LETTER FOR NOTIFYING APPLICANTS, LENDERS, HOLDERS, AND BORROWERS OF ADVERSE DECISIONS WHEN PART OR ALL OF THE DECISION IS NOT APPEALABLE [NOT USED IN CONNECTION WITH DECISIONS RELATED TO NON-PROGRAM APPLICANTS, BORROWERS, OR PROPERTY]**

**UNITED STATES DEPARTMENT OF AGRICULTURE**

Farmers Home Administration or its successor agency under Public Law 103-354

(Insert Address)

(Date)

Dear \_\_\_\_\_:

After careful consideration we [were unable to take favorable action on your application/request for Farmers Home Administration or its successor agency under Public Law 103-354 services] [are cancelling/reducing the assistance you are presently receiving].

(Insert and number all of the *specific* reasons for the adverse action. Examples of non-appealable reasons are listed in §1900.55(a)).

If you have any questions about this action, we would like the opportunity to explain in detail why your request has not been approved, explain any possible alternative,

or provide any other information you would like. You may bring any additional information you may have and you may bring a representative or counsel if you wish. Please call (telephone number) for an appointment.

Applicants and borrowers generally have a right to appeal adverse decisions, but FmHA or its successor agency under Public Law 103-354 decisions based on certain reasons are not appealable. We have determined that the reason(s) numbered \_\_\_\_\_ for the decision in this case make(s) the decision not appealable under FmHA or its successor agency under Public Law 103-354 regulations. You may, however, write the Area Supervisor, National Appeals Staff (insert address) for a review of the accuracy of our finding that the decision is not appealable, postmarked no later than (month) \_\_\_\_\_, (date) \_\_\_\_\_ (insert date 30 days from date of letter).

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, handicap, or age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with the law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Sincerely,

(Decision Maker)

(County Supervisor may sign for County Committee)

(Title)

[55 FR 9875, Mar. 16, 1990, as amended at 58 FR 52646, Oct. 12, 1993]

EDITORIAL NOTE: At 58 FR 52646, Oct. 12, 1993, the Farmers Home Administration attempted to amend exhibit C of subpart B of part 1900 by removing in the second paragraph the words "(month) \_\_\_\_\_,"; however, because "(month) \_\_\_\_\_" does not exist in the second paragraph, this amendment could not be incorporated.

**EXHIBIT D TO SUBPART B OF PART 1900—HEARINGS/REVIEW OFFICER DESIGNATIONS**

**HEARING/REVIEW OFFICER DESIGNATIONS**

Decisionmaker or decision	Hearing officer	Review officer
County Supervisor .....	National Appeals Staff Hearing Officer ....	State Director and/or Director, National Appeals Staff.
County Committee .....	National Appeals Staff Hearing Officer ....	State Director and/or Director, National Appeals Staff.